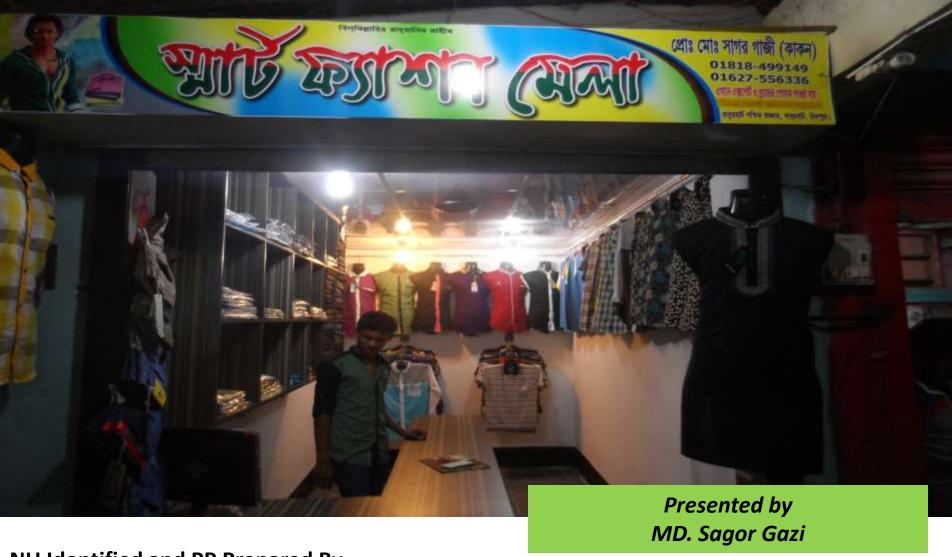
Proposed NU Business Name: Smart Fashion Mela



NU Identified and PP Prepared By-Abu Musa Bhuiyan (Chandpur Sadar) Verified by :Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Sagor Gazi		
Age	:	04/05/1996 (19 years)		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	02 brothers, 02 sisters		
Parent's and GB related Info				
(i) Who is GB member	:	Mother		
(ii) Mother's name	:	Rozina Begum		
(iii) Father's name	:	Md. Shah Alam Gazi		
(iv) GB member's info	:	Branch: Bagadi Centre # 41/m , Loanee no: 4129/1		
		Member since: 08/85/2010 First loan:5000		
		Existing loan: 50000 Outstanding:50000		
Further Information:				
(v) Who pays GB loan installment	:	Father		
(vi) Mobile lady	:	N/A		
(vii) Grameen Education Loan	:	N/A		
(viii) Any other loan like GCCN, GKF etc	:	N/A		
(ix) Others	:	N/A		
Education	:	H.S.C		
	l			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Cloth business
Trade license	:	00247
Business Experiences and Training Info	:	6 years Initial Investment- 300000
Other Own/Family Sources of Income	:	Father- CNG business
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Chandpur Sadar unit
NU Contact info		01818499149

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB member since 2010. At first she took a loan amount of 5000 Taka from Grameen Bank. His father used this loan for his business. He also increased his asset from the business income.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Cloth Business
Address/ Location	:	Dashdi, Baburhat, Chandpur
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT 300000 (from existing business) 75% Required Investment BDT 100000 (as equity) 25%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Present stock items:			
Shop Advance 100000			
Jeans pant 100 pcs*600 60000			
Gents Shirt 50pcs* 400 20000			
T Shirt 50 pcs* 300 15000	300000		
Baby Wear (50pc *400) 20000			
Others (under wear, Ganji etc) 5000			
Decoration & Furniture 50000			
Computer 30000			
Proposed items:			
Jeans pants(40pc)- 25000			
T-shirt(65pc)- 20000			
Panjabi(20pc*800)- 16000		100000	
Shirt(40pc)- 20000			
Under garments- 5000			
Baby Wear (35 pcs*400) 14000			
Total Capital	300000	100000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)				
i di ticulai s	Daily	Monthly	Yearly		
Sales (A)	2000	60000	720000		
Less: Cost of sales (B)	1600	48000	576000		
Gross Profit (C) [C=(A-B)]	400	12000	144000		
Income from memory load	100	3000	36000		
Total Gross profit	500	15000	180000		
Less: Operating Costs					
Electricity bill		400	4800		
Shop Rent		1500	18000		
Night Guard bill		100	1200		
Entertainment		100	1200		
Mobile bill		400	4800		
Present salary/Drawings- self		6000	72000		
Others (Transportation cost etc)		300	3600		
Non Cash Item:					
Depreciation Expenses(25000*20%,40000*10%)		750	9000		
Total Operating Cost (D)		9550	114600		
Net Profit (C-D):		5450	65400		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3000	90000	1080000	3500	105000	1260000	4000	120000	1440000
Less: cost of sales (B)	2400	72000	864000	2800	84000	1008000	3200	96000	1152000
Gross Profit (C) [C=(A-B)]	600	18000	216000	700	21000	252000	800	24000	288000
Income from memory load	100	3000	36000	100	3000	36000	100	3000	36000
Total gross profit	700	21000	252000	1180	24000	288000	900	27000	324000
Less: Operating Costs									
Electricity bill		500	6000		500	6000		500	6000
Shop Rent		1500	18000		1500	18000		1500	18000
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		100	1200		150	1800		150	1800
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		6000	72000		6000	72000		6000	72000
Others		300	3600		400	4800		400	4800
Non Cash Item:									
Depreciation Expenses		750	9000		750	9000		750	9000
Total Operating Cost (D)		9750	117000		9850	118200		9850	118200
(Net Profit C-D) :		11250	135000			169800		17150	205800
Payback to GT loan			40000			40000			40000
Retained Income:	95000			129800			165800		

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	135000	169800	205800
1.3	Depreciation (Non cash item)	9000	9000	9000
1.4	Opening Balance of Cash Surplus		104000	242800
	Total Cash Inflow	244000	282800	457600
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	104000	242800	417600

SWOT ANALYSIS

Strength

Long-standing relationship with GB.
Locally renowned with mouth of words.

WEAKNESS

Lack of fund. Less stock

OPPORTUNITIES

Would create more entrepreneur in market.

People will get their test wise products.

THREATS

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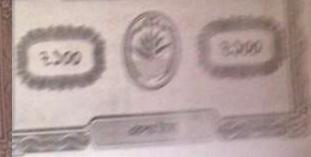
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Presented at GT's 18th Internal Design Lab on 4 October, 2015

Further Information Grameen Trust 029005261 MD.Sagor Gazi 01818499149

